

## **REMARKS**

Applicants respectfully traverse and request reconsideration.

Claims 1-10 stand rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Publication No. 2003/0015866 (Cioffi et al.). The Cioffi reference is directed to an integrated optical viewer for secure documents that uses an attached first panel and an attached second panel that are folded along a fold line to help assist alignment of an image so that it does not become lost or stolen because it is not attached to the document (see for example, paragraph 4, FIG. 1, reference number 102 and elsewhere). A coded image is camouflaged in one panel and a corresponding decoding image is placed on the second panel. When the sheet is folded along the fold line, the decoder is brought into registration with the area that contains the camouflaged information that is then viewed through the decoder. (See paragraph 27).

Claims 1 and 6 have been amended to include limitations of claims 5 and 10, respectively. Accordingly, the claims require, among other things, assigning identification information to one or more obscured user identifiers, storing the identification information and associated one or more obscured identifiers, and providing the identification information on the translucent identification member. Applicants respectfully note that the reference does not teach that the camouflaged information is a “user identifier”. As such, Applicants respectfully request a showing as to where the cited reference teaches the claimed subject matter. In addition, it is alleged that paragraphs 2 and 6 teach storing identification information and associated one or more obscured identifiers. However, the cited portion does not mention storing of any information. As such, if the rejection is maintained, Applicants respectfully request a showing as to where the storing of assigned identification information to an obscured user identifier translucent ID member is taught. In addition, the claim requires providing the assigned identification information on the translucent ID member. It is alleged that paragraphs 6 and 7

teach this subject matter. However, these cited paragraphs merely describe the obscured information that is placed on a multi-panel form of Cioffi. Applicants are unable to find the identification information as alleged. If the rejection is maintained, Applicants respectfully request a showing as to where the cited reference teaches the claimed subject matter. Since the reference does not teach what is alleged, Applicants respectfully submit that the claims are in condition for allowance.

The dependent claims add additional novel and non-obvious subject matter.

Claims 11-13, 22-27, 36-38, 39-40, and 43-51 stand rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 5,233,436 (Oksman et al.). Oksman is directed to an optical filter software copy protection technique that employs a partially transparent viewing screen that have zones with light transmission characteristics that correspond to the characteristic of a respective displayed image region. The transparent viewing screen of Oksman is designed to cover the entire video display and is removably mountable. As stated in column 3, lines 35-40, the “viewing screen 13 is large enough to cover the video display area of the monitor 7.” In the instance where a small size of the display screen is used, Oksman still utilizes a full screen size viewing screen 13 as in FIG. 4 that includes zones wherein one zone may be used to discern the coded display information that may be on a small portion of a screen. (See FIG. 4). As such, Oksman teaches utilizing a full screen sized viewing screen 13 that is overlayed on a display screen and is fastened to the display device.

In contrast, Applicants’ amended independent claims utilize a different structure wherein the claimed translucent identification member is sized to be smaller than a display screen. In addition, the claim requires a translucent identification member. As such, the claimed translucent identification member identifies or is unique for a user. Oksman also fails to disclose

a translucent identification member. Applicants respectfully submit that for one or more of these reasons, the claims are in condition for allowance.

The dependent claims add additional novel and non-obvious subject matter. For example, as to claim 13, the claim requires that the data representing the visually revealed identifier is received using a device other than the device in which the visual filter patterning is displayed. In the Oksman system, the display that displays camouflaged information is the same device. There are not two devices described in Oksman. It is alleged that column 3, lines 63-65 and column 4, lines 14-18 teach the claimed subject matter. However, Applicants are unable to find any mention of another device described in the cited portion and as such, this claim is also in condition for allowance.

In addition, claim 25 requires that the one or more obscured user identifiers are sent to a third party to be placed on the translucent identification member for the user. However, the cited portion is silent as to any such operation. If the rejection is maintained, Applicants respectfully request a showing as to where the cited reference teaches this subject matter. In addition, claim 26 requires that the one or more obscured identifiers are sent to the user for placement on the translucent identification member. Again, the cited portion does not teach or suggest this subject matter and is silent as to this operation. Accordingly, this claim is also in condition for allowance.

The other dependent claims also add additional novel and non-obvious subject matter.

Claims 52-56 stand rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent No. 3,827,726 (McVoy et al.). McVoy describes an identification card that includes a partial or incomplete portion of a predetermined validation pattern. The predetermined validation pattern becomes apparent when another medium containing the residual portion of the validation pattern

is superimposed on the partial pattern which is part of the photographic information that is on the information bearing surface.

Claim 52 however requires a transaction card that includes a first portion at least containing transaction card identification information, and “a second portion containing a translucent identification member having a translucent area that includes one or more obscured user identifiers”. The office action alleges that column 5, lines 8-10 of McVoy teach this subject matter. However, column 5, lines 8-10 state in their entirety:

Essentially, such verification media comprise a pellucid sheet material, e.g., a transparent or translucent sheet material having on a portion thereof 30a the residual portion of the predetermined verification pattern.

However, the “verification media” 40 is a different element from the “identification card” described in McVoy. It is alleged that the identification card or ID credit card of McVoy equates to the claimed transaction card that includes transaction card identification information. The claim however also requires that the same card includes a second portion containing a translucent identification member having a translucent area that includes one more obscured user IDs. As such, Applicants claim a single transaction card having these multiple features. McVoy instead teaches a different structure requiring a separate verification medium 40 that is separate from the ID card. As such, McVoy cannot and does not teach the claimed subject matter. Accordingly, Applicants respectfully submit that the claims are in condition for allowance.

Claims 14-20 and 29-35 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Oksman in view of U.S. Patent No. 6,784,905 (Brown et al.). It is alleged that McVoy in view of Brown teaches the claimed subject matter. Brown is directed to a different type of system than that described in McVoy or from Applicants’ claimed invention. Brown instead is not directed to user identification or user authentication techniques or products but to the contrary is instead directed to changing computer screens with on screen overlays to assist

individuals with visual disability needs. No members or cards are employed in the Brown system nor is there a need for any identification card or member since Brown is dealing with a completely different problem and utilizes a different system. As such, Applicants respectfully submit that the Brown reference is not analogous art. Even if it was properly combinable with the cited reference, it instead teaches the exclusion of an identification card since it would dramatically change the design of Brown. Brown would not use and does not use any translucent identification member nor would one be useful in achieving the solution that Brown attempts to achieve, namely providing an on screen filter to compensate for visual disability needs of a user. As such, Applicants respectfully submit that the rejection is improper.

For argument sake, claim 14 as amended requires using the user identification information to identify a translucent identification member, sized to be smaller than the display, that comprises a plurality of obscured user identifiers known to have been associated with a user, and selecting from the plurality of obscured user identifiers, a particular obscured user identifier to be used as a second factor authentication for the user with the received user ID information. Neither of the cited references teach or suggest such structure or operation. For example, Oksman does not use a translucent identification member that is sized to be smaller than the display as noted above. In addition, Oksman does not utilize a user ID to identify the translucent member but instead simply utilizes obscured information as a password. There is no discussion of identifying a particular translucent ID member with a user. In addition, neither system selects from a plurality of obscured user identifiers on a translucent member, a particular obscured user identifier to be used as a second factor authentication. For example, the Brown reference has allegedly been cited as teaching this subject matter. However, Brown does not describe user identifiers as alleged nor does Brown select from a plurality of obscured user identifiers that are

on a translucent ID member that is sized to be smaller than the display as set forth in the claim. As such, these claims are also in condition for allowance.

The dependent claims add additional novel and non-obvious subject matter.

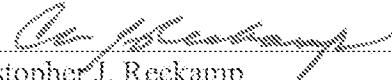
Claims 28 and 41-42 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Oksman in view of McVoy. Applicants respectfully reassert the relevant remarks made above with respect to the references and as such, these claims are also believed to be in condition for allowance.

The dependent claims add additional novel and non-obvious subject matter.

Applicants respectfully submit that the claims are in condition for allowance and respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

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